

Important information for 2015 Open Enrollment:

- The 2015 open enrollment period for active employees starts **October 6, 2014** and will end at midnight **October 17, 2014**. **Everyone must submit the necessary Nicotine and Working Spouse Verifications. If you fail to submit the Verifications, you will incur the Nicotine Surcharge and your covered spouse may be terminated from the Plan.** Copies of the Verifications are contained in the Appendix or may be obtained on-line.
- No waiting in long lines with benefit online enrollment.
- If no changes are made to your Dental, Vision, or Life Insurance, your current elections will roll over to 2015.
- You **cannot roll over** your current elections for Flexible Spending Accounts (FSAs). You must re-enroll each year in order to continue either of these plans.
- To make benefit changes or to enroll in an FSA for 2015, you must do so during Open Enrollment. You can enroll in one of three ways:
 - Enroll online through the City's Open Enrollment web portal @ <http://openenrollment.memphistn.gov>.
 - Mail your completed enrollment form along with required documentation to the Health Wellness and Benefits Office. Any enrollment forms submitted by mail must be post marked no later than October 17, 2014.
 - Visit the Health Wellness and Benefits Office at 2714 Union Ext., 5th Floor, Suite 100, Memphis, TN 38112.
- Summaries of Benefits and Coverage (SBCs), as required by the Patient Protection Affordable Care Act (PPACA) are either available online or you can request a hardcopy by calling Health Wellness and Benefits at (901) 636-6800.

Remember you can only make changes during open enrollment unless you have a qualifying life event such as the birth of a child or you get married or divorced. See the Medical Summary Plan Description for complete details of qualifying life events.

What's New for 2015?

- There are three (3) open enrollment periods:
 - Active Employees: October 6, 2014 to October 17, 2014
 - Retirees Age 65 and Older: November 3, 2014 to November 14, 2014
 - Retirees Under Age 65: November 10, 2014 to November 21, 2014.
- If more than one open enrollment period is applicable to you and your family, the appropriate open enrollment period is based on the status of the primary member.***
- There is now an annual Out of Pocket (OOP) Maximum for prescription drugs which all copays, coinsurance and deductibles count toward.
 - There is an increase in dental premiums.
 - The City is expanding the scope of the tobacco surcharge to include all nicotine products, including, cigarettes, chewing tobacco, snuff and vaporized cigarettes which contain nicotine.
 - The Nicotine surcharge will increase from \$50 per month per family to \$120 per month per family.
 - The City will implement a working spouse rule which excludes from participation in the City's medical plan any participant's spouse who has access to insurance through an employer, Medicare or a former employer.
 - All participants who become eligible to enroll in Medicare Part A & B must enroll in both parts. If a participant fails to enroll or allows coverage to lapse, for any reason, the participant shall be treated as if Parts A & B are available.
 - Remember you must submit the Nicotine and Working Spouse Verifications. If you fail to submit the Verifications, your spouse will be dropped from coverage and you will incur the \$120 monthly Nicotine Surcharge.